

1.7.1 Pinjaman Mengikut Tujuan dan Sektor^{1,2}: Sistem Perbankan

Loans by Purpose and Sectors^{1,2}: Banking System

Akhir tempoh	Tujuan/Purpose													Sektor/Sectors ³										As at end of		
	Pembelian sekuriti	Pembelian kenderaan pengangkutan	yang mana: Kereta penumpang	Pembelian harta kediaman	Pembelian harta bukan kediaman	Pembelian aset tetap selain tanah dan bangunan	Kegunaan persendirian	Kad kredit	Pembelian barangan penggunaan	Pembinaan	Modal kerja	Tujuan lain	Jumlah pinjaman	Pertanian primer	Perombongan dan kuari	Perkilangan	Elektrik, gas dan air	Perdagangan borong dan runcit, hotel dan restoran	Pembinaan	Harta tanah	Pengangkutan, penyimpanan dan komunikasi	Aktiviti kewangan, insurans dan perniagaan	Pendidikan, kesihatan dan lain-lain		Sektor isirumah ⁴	Sektor lain t.d.d.l.
	Purchase of securities	Purchase of transport vehicles	of which: Purchase of passenger cars	Purchase of residential property	Purchase of non-residential property	Purchase of fixed assets other than land and building	Personal use	Credit card	Purchase of consumer durables	Construction	Working capital	Other purpose	Total loans	Primary agriculture	Mining and quarrying	Manufacturing (including agro-based)	Electricity, gas and water supply	Wholesale & retail trade, and hotels & restaurants	Construction	Real estate	Transport, storage and communications	Finance, insurance and business activities	Education, health and others		Household sector ⁴	Other sector n.e.c.
Januari 2007	19,414.4	103,016.0	98,920.7	163,637.4	46,177.7	4,494.0	23,171.9	19,980.0	213.7	15,656.4	168,523.1	24,216.1	588,500.7	13,026.2	1,506.9	65,427.0	4,632.7	52,027.1	29,567.8	16,265.4	11,209.1	33,984.5	6,282.7	336,074.0	18,497.5	Commercial banks
Bank perdagangan	1,116.5	30.0	22.1	89.5	371.2	380.4	18.1	0.0	0.0	1,056.4	3,174.0	1,207.0	7,443.1	438.6	52.9	874.2	48.3	513.5	1,437.9	795.8	249.5	1,060.7	214.4	436.0	1,321.4	Investment banks
Jumlah	20,531.0	103,046.0	98,942.8	163,727.0	46,548.9	4,874.3	23,190.0	19,980.0	213.7	16,712.8	171,697.1	25,423.2	595,943.8	13,464.8	1,559.8	66,301.2	4,680.9	52,540.6	31,005.7	17,061.1	11,458.7	35,045.2	6,497.1	336,509.9	19,818.9	Total
Februari 2007	19,376.6	103,135.7	98,968.5	164,206.9	46,414.7	4,583.6	23,323.3	20,281.1	208.6	16,272.2	169,723.6	23,814.0	591,340.0	13,180.5	1,388.2	66,659.9	4,638.4	51,599.0	29,692.0	16,272.0	11,087.3	34,727.1	6,233.7	337,060.2	18,801.7	Commercial banks
Bank perdagangan	1,145.0	23.8	22.3	89.8	376.3	379.6	18.1	0.0	0.0	1,053.3	3,140.9	1,207.8	7,434.5	456.0	52.9	857.8	47.5	496.0	1,421.9	798.8	256.1	1,103.3	213.0	429.6	1,301.6	Investment banks
Jumlah	20,521.6	103,159.6	98,990.7	164,296.6	46,790.9	4,963.2	23,341.4	20,281.1	208.6	17,325.5	172,864.5	25,021.8	598,774.6	13,636.5	1,441.1	67,517.8	4,685.9	52,095.0	31,113.9	17,070.8	11,343.4	35,830.4	6,446.7	337,489.8	20,103.2	Total
Mac 2007	19,124.2	103,512.9	99,361.0	164,859.5	47,297.9	4,757.7	23,867.2	19,941.7	207.1	15,949.4	171,245.3	23,274.2	594,037.0	12,961.9	1,372.0	67,938.4	4,625.9	51,579.4	29,763.0	16,431.0	10,960.2	35,388.2	6,382.3	338,131.6	18,503.0	Commercial banks
Bank perdagangan	1,346.6	25.8	24.1	94.1	357.9	375.7	18.3	0.0	0.0	1,053.9	3,286.8	950.3	7,509.4	454.0	52.9	819.1	49.2	489.0	1,407.6	783.7	276.2	1,147.7	224.8	558.9	1,246.3	Investment banks
Jumlah	20,470.8	103,538.7	99,385.1	164,953.6	47,655.8	5,133.4	23,885.5	19,941.7	207.1	17,003.2	174,532.1	24,224.5	601,546.4	13,415.9	1,424.9	68,757.5	4,675.2	52,068.4	31,170.7	17,214.6	11,236.4	36,535.9	6,607.1	338,690.5	19,749.3	Total
April 2007	19,201.4	103,705.5	99,509.7	166,117.3	48,136.0	4,810.1	23,691.8	20,231.0	212.5	15,039.8	172,637.1	23,462.2	597,244.6	13,188.1	1,257.5	68,118.4	4,596.6	51,857.8	29,739.5	16,760.6	10,746.3	35,660.0	6,495.0	340,578.1	18,246.8	Commercial banks
Bank perdagangan	1,418.5	25.6	24.0	94.9	358.3	373.6	18.9	0.0	0.0	997.6	3,178.7	871.3	7,337.6	472.6	53.0	772.0	48.0	435.8	1,396.7	786.3	274.9	1,079.0	225.4	547.3	1,206.4	Investment banks
Jumlah	20,619.9	103,731.0	99,533.7	166,212.2	48,494.3	5,183.7	23,710.7	20,231.0	212.5	16,037.4	175,815.8	24,333.5	604,582.2	13,660.7	1,310.4	68,890.4	4,644.6	52,293.6	31,136.2	17,546.9	11,021.2	36,739.0	6,720.5	341,165.4	19,453.3	Total
Mei 2007	19,067.5	103,801.3	99,545.4	166,738.0	48,924.3	4,782.9	24,265.7	20,325.8	203.6	15,147.5	175,567.3	22,360.2	601,184.0	13,468.3	1,242.2	68,757.3	3,353.9	51,986.8	30,114.6	16,948.5	10,966.4	37,498.4	6,528.2	341,911.2	18,408.1	Commercial banks
Bank perdagangan	1,487.9	25.1	23.6	94.8	361.2	344.9	19.4	0.0	0.0	941.6	3,026.7	885.4	7,187.1	447.8	53.1	786.2	46.9	430.5	1,425.7	798.9	252.9	879.3	215.3	575.4	1,275.1	Investment banks
Jumlah	20,555.4	103,826.5	99,569.0	166,832.8	49,285.5	5,127.8	24,285.1	20,325.8	203.6	16,089.1	178,594.0	23,245.5	608,371.1	13,916.1	1,295.2	69,543.5	3,400.8	52,417.3	31,540.3	17,747.3	11,219.3	38,377.7	6,743.5	342,486.6	19,683.2	Total
Jun 2007	21,267.5	103,865.6	99,042.3	167,455.5	49,325.0	4,834.2	24,802.2	21,126.8	222.4	14,675.5	176,365.9	22,898.8	606,839.3	13,229.7	1,478.9	70,072.3	3,393.2	51,992.7	30,244.5	16,831.2	13,659.7	37,660.8	6,552.0	343,977.2	17,747.1	Commercial banks
Bank perdagangan	1,461.0	24.5	23.0	93.2	321.3	346.9	19.5	0.0	0.0	948.8	3,021.3	927.7	7,164.2	460.9	53.0	753.0	46.1	570.6	1,353.3	707.9	271.3	932.7	206.7	544.0	1,264.6	Investment banks
Jumlah	22,728.5	103,890.1	99,065.4	167,548.6	49,646.3	5,181.1	24,821.8	21,126.8	222.4	15,624.3	179,387.2	23,826.5	614,003.5	13,690.6	1,531.9	70,825.3	3,439.3	52,563.3	31,597.8	17,539.1	13,931.0	38,593.5	6,758.7	344,521.2	19,011.7	Total
Julai 2007	35,505.6	104,667.6	100,220.0	168,434.3	50,261.3	4,955.9	25,055.4	21,277.2	219.9	14,473.3	177,090.0	22,598.7	624,539.1	13,445.0	1,274.4	71,033.1	3,636.8	52,952.7	30,337.0	17,179.7	27,993.1	36,306.8	6,523.8	346,540.2	17,316.5	Commercial banks
Bank perdagangan	1,546.0	24.2	22.8	93.3	312.3	346.9	19.5	0.0	0.0	963.8	3,015.2	875.5	7,196.7	462.6	52.9	767.9	86.1	644.6	1,187.2	681.6	272.8	985.3	197.7	569.1	1,288.9	Investment banks
Jumlah	37,051.6	104,691.7	100,242.8	168,527.5	50,573.6	5,302.8	25,074.9	21,277.2	219.9	15,437.1	180,105.2	23,474.2	631,735.7	13,907.6	1,327.4	71,801.0	3,722.8	53,597.2	31,524.3	17,861.2	28,266.0	37,292.1	6,721.5	347,109.3	18,605.3	Total
Ogos 2007	36,494.7	105,620.0	101,011.1	170,061.9	51,268.6	5,091.2	25,307.1	21,643.3	242.8	14,328.1	177,512.9	22,358.8	629,929.5	13,327.2	1,276.2	71,548.8	3,522.3	53,969.8	30,435.5	17,775.4	28,393.2	35,554.5	6,645.8	350,037.6	17,443.2	Commercial banks
Bank perdagangan	1,491.7	23.1	21.8	93.1	300.7	346.0	19.3	0.0	0.0	980.0	3,028.3	937.4	7,219.8	402.1	52.2	737.0	87.4	637.2	1,198.2	637.7	284.8	1,083.5	196.5	578.8	1,324.4	Investment banks
Jumlah	37,986.4	105,643.2	101,032.9	170,155.0	51,569.3	5,437.2	25,326.4	21,643.3	242.8	15,308.1	180,541.2	23,296.3	637,149.3	13,729.3	1,328.4	72,285.8	3,609.7	54,607.1	31,633.7	18,413.1	28,677.9	36,638.0	6,842.3	350,616.4	18,767.7	Total

Nota: Berkuatkuasa April 2006, klasifikasi di bawah Sistem Statistik Institusi Perbankan (FSS), pinjaman/pembayaran mengikut sektor ekonomi/industri meliputi pelanggan bukan isirumah, manakala pinjaman mengikut tujuan pula meliputi pinjaman kepada semua pelanggan. Oleh itu, pinjaman kepada bukan isirumah akan ditunjukkan dalam sektor ekonomi/industri yang sesuai.

Pecahan mengikut sektor ekonomi/industri dan tujuan adalah berbeza dengan klasifikasi terdahulu di bawah jadual 7.

Pinjaman mengikut sektor (sektor ekonomi/industri) + sektor isirumah = Pinjaman mengikut tujuan (Jumlah pinjaman).

1 Termasuk pinjaman yang dijual kepada Cagamas.

2 Termasuk pinjaman yang disalurkan oleh bank Islam.

3 Definisi bagi sektor ekonomi/industri adalah berdasarkan Klasifikasi Standard Perindustrian Malaysia 2000 (MSIC 2000).

4 Sektor isirumah = Jumlah tujuan pinjaman mengikut tujuan kepada isirumah.

t.d.d.l. tidak diklasifikasikan di tempat lain.

Notes: With effect from April 2006, following reclassifications under the Financial Institutions Statistical System (FSS), loans financing by economic sector/industry encompasses non-household customers while loans by purpose encompasses loans to all customers. Therefore, a loan to a non-household customer will be reflected in both economic sector/industry and purpose.

The breakdown by economic sector/industry and purpose is not comparable to the previous classification under table 7.

Loans by sector (economic sector/industry) + household sector = loans by purpose (total loans).

1 Include loans sold to Cagamas.

2 Include loans extended by Islamic banks.

3 The definitions of the economic sectors/industries are based on the Malaysian Standard Industrial Classification (MSIC) 2000.

4 Household sector = total loans by purpose to households.

n.e.c. not elsewhere classified.